B. In the claims

Please amend the claims as follows:

1. (Currently amended) Apparatus to transform data ~~change signals~~ representing components temporally decomposed from residential property, the apparatus including:

a computer system to receive input data[[, the]] including data representing a plurality of components temporally decomposed from residential property, the components including a residential estate for years interest and a residential remainder interest, the computer system comprising:

a processor ~~logic means~~ to manipulate ~~change~~ the data representing the plurality of components to produce ~~signals representing~~ a separate valuation of each of the [[a]] plurality of components ~~temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest~~, wherein at least one of the valuations reflects that there is a terminal recovery period for the residential estate for years interest, and to generate digital data representing documentation including the separate valuation of each of said plurality of components; and

an output device to ~~convert~~ produce the ~~modified signals into~~ documentation ~~including the respective valuation of each of said plurality of components~~.

2. (Cancelled)

3. (Previously presented) The apparatus of claim 1, wherein at least one of the valuations reflects that the residential estate for years interest is an augmented estate for years interest.

4. (Cancelled)

5. (Previously presented) The apparatus of claim 1, wherein at least one of the valuations reflects that the residential estate for years is a term of years interest.

6. (Cancelled)

7. (Previously presented) The apparatus of claim 1, wherein at least one of the valuations reflects that one of the components includes a fractional interest in only one of a contingent equity interest in the residential property that is a primary equity interest and a corresponding contingent equity interest in the residential property that is a secondary equity interest.

8. (Cancelled)

9. (Previously presented) The apparatus of claim 1, wherein the residential property is a single-family dwelling.

10. (Cancelled)

11. (Previously presented) The apparatus of claim 3, wherein the residential property is a single-family dwelling.

12. (Previously presented) The apparatus of claim 4, wherein the residential

property is a single-family dwelling.

13. (Previously presented) The apparatus of claim 5, wherein the residential property is a single-family dwelling.

14. (Previously presented) The apparatus of claim 6, wherein the residential property is a single-family dwelling.

15. (Previously presented) The apparatus of claim 7, wherein the residential property is a single-family dwelling.

16. (Previously presented) The apparatus of claim 8, wherein the residential property is a single-family dwelling.

17. (Currently amended) Apparatus to transform data ~~change signals~~ representing a component temporally decomposed from residential property, the apparatus including:

a computer system to receive input data[[, the]] including data representing ~~the~~ a component of residential property, the component being one of at least two components temporally decomposed from the residential property, the at least two components including a residential estate for years interest and a residential remainder interest, the computer system comprising:

a processor ~~logic means~~ to manipulate ~~change~~ the data representing the component to produce ~~signals representing~~ a valuation of ~~one of at least two components temporally decomposed from the residential property, the components including a residential~~

~~estate for years interest and a residential remainder interest~~ the component, wherein the valuation reflects that there is a terminal recovery period for the residential estate for years interest, and to generate digital data representing documentation including the separate valuation of each of said plurality of components; and

an output device connected to ~~convert~~ produce the ~~signals into~~ documentation ~~including the valuation of the component~~.

18. (Currently amended) The apparatus of claim 17[[26]], wherein the terminal rent recovery period has a length of at least eighteen months.

19. (Previously presented) The apparatus of claim 17, wherein the valuation reflects that the residential estate for years interest is an augmented estate for years interest.

20. (Currently amended) The apparatus of claim 17[[53]], wherein the valuation reflects that the residential estate for years interest is an augmented estate for years interest.

21. (Currently amended) The apparatus of claim 17, wherein ~~at least one of~~ the valuation ~~valuations~~ reflects that the residential estate for years includes a term of years interest.

22. (Cancelled)

23. (Currently amended) The apparatus of claim 17, wherein the valuation reflects that one of the at least two components includes a fractional interest in only one of a

contingent equity interest in the residential property that is a primary equity interest and a corresponding contingent equity interest in the residential property that is a secondary equity interest.

24. (Cancelled)

25. (Previously presented) The apparatus of claim 17, wherein the residential property is a single-family dwelling.

26. (Cancelled)

27. (Previously presented) The apparatus of claim 19, wherein the residential property is a single-family dwelling.

28. (Previously presented) The apparatus of claim 20, wherein the residential property is a single-family dwelling.

29. (Previously presented) The apparatus of claim 21, wherein the residential property is a single-family dwelling.

30. (Previously presented) The apparatus of claim 22, wherein the residential property is a single-family dwelling.

31. (Previously presented) The apparatus of claim 23, wherein the residential property is a single-family dwelling.

32. (Previously presented) The apparatus of claim 24, wherein the residential property is a single-family dwelling.

33. (Currently amended) The apparatus of any one of claims 1-32,[[53,]] the apparatus further including:

a second computer system to receive at least some of the documentation, the second computer system comprising:

a second processor ~~logic means~~ to control the second computer system to change said at least some of the documentation to produce second digital data ~~signals~~ representing a valuation of an equity interest in one of the components; and

a second output device to convert the second digital data ~~signals~~ into second documentation including the valuation of the [[an]] equity interest.

34. (Currently amended) The apparatus of any one of claims 2, 9-16, 18, 25-32, the apparatus further including:

a second computer system to receive at least some of the documentation, the second computer system further comprising:

a second processor ~~logic means~~ to control the second computer to change said at least some of the documentation to produce second digital data ~~signals~~ representing an amount of a residential lease payment including at least one of a rental payment arrearage and an escrow account payment arrearage; and

a second output device connected to the second processor to convert the second digital data ~~signals~~ into second documentation including the amount of the [[a]] residential lease payment.

35. (Previously presented) The computer apparatus of claim 34, wherein the residential lease payment includes an arrearage penalty.

36. (Currently amended) Apparatus to transform data ~~change signals~~ representing components temporally decomposed from residential property, the apparatus including:

a computer system to receive, ~~receive input data~~ into a memory, ~~the~~ input data representing residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest, the computer system further comprising:

a processor ~~logic means to control the computer system~~ to manipulate ~~change~~ the input data to produce digital data ~~signals~~ representing documentation including a computed tax valuation of said components; and

an output device ~~connected~~ to produce the documentation.

37. (Currently amended) Apparatus to transform data ~~change signals~~ representing components temporally decomposed from residential property, the apparatus including:

a computer system to receive input data, the data representing residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest, the computer system further comprising:

a processor ~~logic means to control the computer system~~ to manipulate ~~change~~ the input data to produce ~~signals representing~~ documentation including a computed insurance premium on one of said components; and

an output device to produce the documentation.

38. (Currently amended) Apparatus to transform data ~~change signals~~ representing an equity interest in a component of residential property, the apparatus including:

a computer system to receive input data[[, the]] including data representing an equity interest in a component of residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein the component of residential property is one of the residential estate for years interest and the remainder interest, wherein there is a terminal recovery period for the residential estate for years interest, the computer system ~~further~~ comprising:

a processor ~~logic means to control the computer system~~ to manipulate ~~change~~ the data representing the equity interest to compute a tax valuation of the equity interest and to generate digital data ~~produce signals~~ representing documentation including the ~~a computed~~ tax valuation ~~of the equity interest~~; and

an output device connected to produce the documentation.

39. (Previously presented) The apparatus of claim 38, wherein the residential property is a single-family dwelling.

40. (Currently amended) Apparatus to transform data ~~change electrical signals~~ representing an equity interest in a component of residential property, the apparatus including:

a computer system to receive input data[[, the]] including data representing an equity interest in a component of residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein the component of residential property is one of the residential estate for years interest and the remainder interest, wherein there is a terminal recovery period for the residential estate for years interest, the computer system further comprising:

a processor ~~logic means to control the computer system~~ to manipulate ~~change~~ the data representing the equity interest to ~~produce signals~~ compute a valuation of the equity interest and to generate digital data representing documentation[[,]] including a valuation of the equity interest; and

an output device to produce the documentation.

41. (Previously presented) The apparatus of claim 40, wherein the residential property is a single-family dwelling.

42. (Currently amended) Method to transform data ~~change signals~~ representing components temporally decomposed from residential property, the method including:

providing a computer system, including a processor and an output device, to receive input data, the data representing a plurality of components temporally decomposed from residential property, ~~wherein~~ the ~~property is temporally decomposed into~~ components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest;

controlling the processor ~~computer system with logic means~~ to manipulate ~~change~~ the data representing the plurality of components to produce ~~signals representing~~ a separate

valuation of each of the [[a]] plurality of said components and to generate digital data representing documentation including the separate valuation of each of the plurality of said components; and

producing the documentation ~~converting, at an~~ at the output device~~, at least some of the signals into documentation including the respective valuation of each of said plurality of said components~~.

43. (Currently amended) Method to transform data ~~change signals~~ representing a component temporally decomposed from residential property, the method including:

providing a computer system, including a processor and an output device, to receive input data[[, the]] including data representing a temporally decomposed component of residential property, wherein the ~~property is~~ temporally decomposed ~~into components~~ component of the residential property is one of ~~including~~ a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest;

controlling the processor ~~computer system with logic means~~ to manipulate ~~change~~ the data representing the temporally decomposed component to produce ~~signals representing~~ a valuation of ~~one of the components~~ the component and to generate digital data representing documentation including the valuation, wherein the valuation reflects that there is a terminal recovery period for the residential estate for years interest; and

producing the ~~converting, an output device, the signals into~~ documentation including the valuation at the output device.

44. (Currently amended) Method to transform data ~~change signals~~

representing a component temporally decomposed from residential property, the method including:

providing a computer system, including a processor and an output device, to receive input data[[, the]] including data representing a temporally decomposed component from residential property, wherein the ~~property is~~ temporally decomposed ~~into components~~ component from the residential property is one of ~~including~~ a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest;

controlling the processor ~~computer system with logic means~~ to manipulate ~~change~~ the data representing the temporally decomposed component to produce ~~signals~~ digital data representing documentation including a computed tax valuation of ~~one of said components~~ the temporally decomposed component; and

producing, at the [[an]] output device, the documentation including the tax valuation.

45. (Currently amended) Method to transform data ~~change signals~~ representing a component ~~components temporally decomposed~~ from residential property, the method including:

providing a computer system, including a processor and an output device, to receive input data[[, the]] including data representing a component from residential property, wherein the ~~property is temporally decomposed into components~~ component from the residential property is one of ~~including~~ a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest;

controlling the processor ~~computer system with logic means~~ to manipulate

~~change~~ the data representing the component to produce ~~signals~~ digital data representing documentation including a computed insurance premium on ~~at least one of said components~~ the component; and

producing~~, at an output device,~~ the documentation including the insurance premium at the output device.

46. (Currently amended) Method to transform data ~~change signals~~ representing an equity interest in a component of ~~temporally decomposed~~ residential property, the method including:

providing a computer system, including a processor and an output device, to receive input data[[, the]] including data representing an equity interest in a component of residential property, wherein the ~~property is temporally decomposed into components~~ component of the residential property is one of ~~including~~ a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest;

controlling the processor ~~computer system with logic means~~ to manipulate ~~change~~ the data representing the component to produce ~~signals~~ digital data representing documentation including a computed tax valuation of the equity interest; and

producing, at the [[an]] output device, the documentation including the tax valuation.

47. (Currently amended) Method to transform data ~~change signals~~ representing including an equity interest in a component of temporally decomposed residential property, the method including:

providing a computer system, including a processor and an output device, to

receive input data[[, the]] including data representing an equity interest in a component of residential property, wherein the ~~property is temporally decomposed into components~~ component of the residential property is one of ~~including~~ a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest:

controlling the processor ~~computer system with logic means~~ to manipulate ~~change~~ the data representing the equity interest to ~~produce~~ compute a valuation of the equity interest and to generate digital data ~~signals~~ representing documentation[[,]] including the [[a]] valuation of the equity interest, wherein the valuation reflects that there is a terminal recovery period for the residential estate for years interest; and

producing, at the [[an]] output device, the documentation including the valuation.

48. (Currently amended) A computer program product having computer code stored thereon, which when run on a computer causes a computer to perform the steps of:

receiving input data at a computer system[[, the]] including data representing a component of residential property, wherein the ~~property is temporally decomposed into at least two components including~~ component is one of a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest, the computer system including a processor and an output device,;

controlling the processor ~~computer system with logic means~~ to manipulate ~~change~~ the data representing the component to produce ~~signals representing~~ a separate valuation of each of ~~at least two of the at least two components~~ the residential estate for years interest and the residential remainder interest, wherein the valuation of the residential estate for years interest reflects that there is a terminal recovery period for the residential estate for years

interest, and to generate digital data representing documentation including at least one of the valuations; and

producing the documentation ~~converting,~~ at the [[an]] output device~~, the modified signals into documentation including at least one of the valuations~~.

49. (Currently amended) A computer program product having computer code stored thereon, which when run on a computer causes a computer to perform the steps of:

receiving input data at a computer system, the computer system including a processor and an output device, the input data representing an equity interest in a component of residential property, wherein the property is temporally decomposed into at least two components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest;

controlling the processor ~~computer system with logic means~~ to manipulate ~~change~~ the input data to produce ~~signals representing~~ a valuation of the equity interest and to generate digital data representing documentation including the valuation, wherein the valuation reflects that there is a terminal recovery period for the residential estate for years interest; and

producing the documentation ~~converting,~~ at the [[an]] output device~~, the modified signals into documentation including the valuation~~.

50. (Currently amended) A computer-readable media tangibly embodying a program of instructions executable by a computer to perform the steps of

receiving input data at a computer system, the computer system including a processor and an output device, wherein the receiving includes standardizing the input data with at least one computer-generated screen, the input data representing residential property,

wherein the property is temporally decomposed into at least two components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal rent recovery period for the residential estate for years interest;

controlling the processor ~~computer system with logic means~~ to change the input data to produce ~~signals representing~~ a valuation of one of the components and to generate digital data representing documentation including the valuation, wherein the valuation reflects that there is a terminal recovery period for the residential estate for years interest, wherein the controlling includes forming the documentation as standardized documentation by obtaining at least one stored model document from computer-accessible memory; and

producing the documentation ~~converting,~~ at the [[an]] output device~~, the signals into documentation including the valuation~~.

51. (Original) The media of claim 50, wherein the media comprises at least one of a RAM, a ROM, a disk, an ASIC, and a PROM.

52. (Currently amended) Apparatus to manipulate data ~~change signals~~ representing components temporally decomposed from residential property, the apparatus including:

a computer system to receive input ~~data data, the~~ data representing components of temporally decomposed residential property, the components including a residential estate for years interest and a residential remainder interest, wherein at least one of the valuations reflects that there is a terminal recovery period for the residential estate for years interest, the computer system ~~further~~ comprising:

a processor ~~logic means to control the computer system~~ to manipulate ~~change~~ the input data to produce ~~signals representing~~ a respective ~~separate~~ valuation of each of a

plurality of the components and to generate digital data representing documentation including each respective valuation, wherein at least one of the valuations reflects that there is a terminal recovery period for the residential estate for years interest; and

an output device to ~~convert~~ produce the ~~modified signals into~~ documentation ~~including the respective valuation of each of said plurality of the components~~.

53. (Currently amended) Apparatus to manipulate data ~~change signals~~ representing a component temporally decomposed from residential property, the apparatus including:

a computer system to receive input ~~data, the~~ data including data representing a component of temporally decomposed residential property, ~~the components including~~ wherein the component is one of a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest, the computer system further comprising:

a processor ~~logic means to control the computer system~~ to manipulate ~~change~~ the data representing the component to produce ~~signals representing~~ a valuation of [[two]] the component and to generate digital data representing documentation including the valuation, wherein the valuation reflects that there is a terminal recovery period for the residential estate for years interest; and

an output device to ~~convert~~ produce the ~~signals into~~ documentation ~~including the valuation~~.

54. (Currently amended) Apparatus to manipulate data ~~change signals~~ representing a temporally decomposed component of residential property, the apparatus including:

a computer system, to receive input ~~data, the~~ data representing a temporally decomposed component of residential property, the computer system ~~further~~ comprising:

a processor ~~logic means to control the computer system~~ to manipulate ~~change~~ the input data to ~~produce signals~~ generate digital data representing documentation including a computed tax on the component, wherein temporally decomposed components of the residential property include a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest; and

an output device to produce the documentation including the tax.

55. (Currently amended) Apparatus to manipulate data ~~change signals~~ representing a temporally decomposed component of residential property, the apparatus including:

a computer system to receive input data, the data representing a temporally decomposed component of residential property, wherein temporally decomposed components of the residential property include a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest, the computer system further comprising:

a processor ~~logic means to control the computer system~~ to manipulate ~~change~~ the input data to ~~produce signals~~ generate digital data representing documentation including a computed tax on at least one of said components; and

an output device to produce the documentation including the tax.

56. (Currently amended) Method to manipulate data ~~change signals~~ representing a component temporally decomposed from residential property, the method

including:

providing a computer system to receive input data, the computer system including a processor and an output device, the data representing residential property, wherein the property is temporally decomposed into components including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest;

controlling the processor ~~computer system with logic means~~ to manipulate ~~change~~ the input data to compute ~~produce signals representing~~ a tax on one of the components and to generate digital data representing documentation including the tax; and

converting, at the [[an]] output device, the digital data ~~signals~~ into documentation including the tax.

57. (Currently amended) Apparatus to manipulate data ~~change signals~~ representing a component temporally decomposed from residential property, the apparatus including:

a computer system to receive input ~~data, the~~ data representing a component of temporally decomposed residential property, the components of the residential property including a residential estate for years interest and a residential remainder interest, wherein there is a terminal recovery period for the residential estate for years interest, the computer system further comprising:

a processor ~~logic means to control the computer system~~ to manipulate ~~change~~ the input data to ~~produce signals representing~~ compute a valuation of the component, wherein the valuation reflects [[the]] that there is a terminal recovery period for the residential estate for years interest, and to generate digital data representing documentation including the valuation; and

an output device to convert the digital data ~~signals~~ into documentation including the valuation.

58. (New) The apparatus of claim 10, wherein the terminal rent recovery period has a length of at least eighteen months.

59. (New) The apparatus of claim 52, wherein at least one of the valuations reflects that the residential estate for years interest is an augmented estate for years interest.

60. (New) The apparatus of claim 52, wherein the residential property is a single-family dwelling.

61. (New) The apparatus of claim 52, wherein at least one of the valuations reflects that one of the components includes a fractional interest in only one of a group consisting of a contingent equity interest in the residential property that is a primary equity interest and a corresponding contingent equity interest in the residential property that is a secondary equity interest.

62. (New) The apparatus of claim 52, wherein at least one of the valuations reflects that the residential estate for years is a term of years interest.

63. (New) The apparatus of claim 52, wherein at least one of the valuations reflects that one of the components includes a fractional interest in only one of a contingent equity interest in the residential property that is a primary equity interest and a corresponding contingent equity interest in the residential property that is a secondary equity interest.

64. (New) The apparatus of claim 53, wherein at least one of the valuations reflects that the residential estate for years includes a term of years interest.

65. (New) The apparatus of claim 53, wherein the residential property is a single-family dwelling.

66. (New) The apparatus of claim 53, the apparatus further including:

a second computer system to receive at least some of the documentation, the second computer system comprising:

a second processor to control the second computer system to change said at least some of the documentation to produce second digital data representing a valuation of an equity interest in one of the components; and

a second output device to convert the second digital data into second documentation including the valuation of the equity interest.